

United States Bankruptcy Court
Western District of Tennessee

In re **Renitta L. Ray**

Debtor(s)

Case No.
Chapter

13

CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S): (H) **Renitta L. Ray** S.S.# **xxx-xx-6215**
(W) S.S.#

ADDRESS: **3986 Sunset Lake Cove**
Memphis, TN 38135

PLAN PAYMENT: Debtor(s) to pay \$ **750.00** **Semi-monthly**
PAYROLL DEDUCTION: **YES** OR () DIRECT PAY

BECAUSE:

FIRST PAYMENT DATE:

PLACE OF EMPLOYMENT: **State of Tennessee**

ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

		MONTHLY PLAN PMT.
AUTO INSURANCE:	(X) Not included in Plan () Included in Plan	\$ -NONE-
CHILD SUPPORT:	Future support through Plan to	\$ -NONE-
	Child support arrearage amount	\$
PRIORITY CREDITORS:	-NONE-	\$ -NONE-

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).
Rushmore Loan Management Services

Ongoing pmt. Begin	May 2015	\$	606.00
Approx. arrearage	13,100.00	Interest	0.00 %
		\$	219.00

	VALUE COLLATERAL	RATE OF INTEREST	MONTHLY PLAN PMT.
SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325(a)(5))			
Santander Consumer (\$17,000)	\$ 10,500.00	5.25 %	\$ 325.00
William E. Miller Assoc. (Homeowners fees - \$2,860)	\$ 2,860.00	0.00 %	\$ 48.00

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Percentage to be paid to be determined by Trustee;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$28,932.00**

TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.

Rejected Leases

-NONE-

Assumed Leases

American Car Center: Acct# 10127701

Opened 1/01/13

Automobile

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

DEBTOR'S ATTORNEY: **Janet M. Lane 014634**
Janet M. Lane, Attorney at Law
2299 Union Avenue
Memphis, TN 38104
(901) 219-8101 Fax:(866) 264-9179